

Section Two Floodplain Management Forum Themes

The Floodplain Management Forum brought together a diverse group of individuals with expertise in floodplain management. The goal of this Forum was to identify strategies to protect and restore our floodplains, improve flood hazard identification, reduce flood risks, and encourage communities to foster sustainable development.

Each participant submitted a written statement and briefly articulated suggestions on the future of floodplain management. This section of the report captures the major themes that were presented by the participants during the Forum and in the participant's written statements. The themes presented below do not necessarily represent the views of all the participants at the Forum or the views of FEMA.

- 1. Shift the focus from flood-loss reduction to the creation of sustainable communities and the protection of the natural and beneficial functions of floodplains.***
 - A. Floodplain management must move beyond the narrow focus of flood-loss reduction and begin to focus on coordinated, multiobjective, watershed-based approaches that include the protection and restoration of the natural and beneficial functions of floodplains.
 - B. Consider a no-adverse-impact approach to floodplain development. This means that no land use development in the watershed could adversely impact other property upstream or downstream, by increasing either flood elevations or flood velocities. The only exceptions would be based on requiring comprehensive local plans that ensure that all potential adverse impacts would be properly mitigated to avoid current and future flood damage.
- 2. Continue to improve coordination among Federal agencies and create a framework for more effective Federal, State, tribal, and local coordination of floodplain management.***

Federal agencies must improve communication and coordination so that there is a unified effort to achieve the shared goal of natural resource protection and restoration.

- A. Reinstate the Federal Interagency Floodplain Management Task Force, which could serve as a coordinating entity for developing comprehensive strategies and improved Federal policies.
- B. Update the Floodplain Management Executive Order 11988, which establishes unified Federal policy regarding the protection of floodplains, to ensure that Federal agencies' actions do not adversely impact floodplains.
- C. Continue to develop interagency Memorandums of Understanding (MOUs) to encourage uniform implementation of policies among Federal agencies.

- D. Evaluate other Federal programs to ensure these programs do not have a negative impact on floodplains and are complementary to overall floodplain management objectives.
 - E. Develop national standards for the design and placement of infrastructure. Infrastructure damages constitute a major portion of Public Assistance costs following disasters.
 - F. The Federal Government should set an example by enforcing appropriate restrictions on floodplain land it leases to private individuals.
 - G. FEMA should partner with the U.S. Geological Survey (USGS) to support the National Streamflow Information Program, which will improve flood forecasting, provide more timely assessment of flood characteristics, and assist in the development of new tools for improving flood inundation mapping and enhancing the flood information delivery system.
3. ***Encourage and provide incentives for communities to develop master plans and hazard mitigation plans.***
- A. Support and encourage local planning processes that reduce risk and protect and restore floodplains. FEMA should accept local mapping and local plans for management actions. FEMA and other Federal agencies should officially recognize these local plans. This would provide a level of additional acceptance and credibility for local implementation.
 - B. Link disaster relief to comprehensive mitigation planning. Larger shares of disaster relief should be made available only to States, tribes, and local governments that have comprehensive plans for multi-risk reduction and sound hazard management programs.
4. ***Develop incentives to encourage States and communities to foster sustainable development and to accept responsibility for their land use decisions.***

The Federal Government has assumed too much of the total responsibility for the flooding problem. Federal policies should be adjusted to foster much greater sharing of responsibility with State and local governments and individuals. Built-in subsidies and cross-subsidies in the NFIP have sent the wrong economic signals, have failed to discourage high-risk development, and have placed a financial burden on the Program.

Disaster assistance has come to be an expectation disconnected from either a landowner's responsibility to avoid undue risks or governmental authority to use land use regulations to prevent harm to the community and the environment. Unless bold, albeit unpopular, policy decisions are implemented, there will be no incentives for States and communities to take responsibility for their land use decisions and flood risks.

- A. Disaster relief cost-share adjustments may be the most effective mechanism to encourage communities to adopt hazard mitigation plans, foster sustainable development, and accept

- responsibility for their actions. A sliding cost-share policy would encourage and reward good State and local floodplain management programs. The non-Federal share of disaster assistance costs should be reduced in communities where State and local efforts are mitigating natural hazards, including the flood hazard.
- B. For individuals, Federal financial assistance for flood losses should be based on the individual's demonstrated willingness to mitigate risk. Flood insurance is the best means of accomplishing this. Federal monetary assistance for individuals living in identified flood hazard areas should be based on whether they had a flood insurance policy before the disaster. The total amount of assistance received by an individual should be reduced (or a portion of it converted to loans) to reflect the amount of damage that would have been covered by a flood insurance policy.
 - C. Mitigation grants should be made available to policyholders who take steps to mitigate their flood risks.
 - D. Agricultural losses constitute more than half of the flood damage paid for by taxpayers. Agricultural properties subject to repeated flooding should be denied subsidized insurance and flood disaster payments if their owners refuse offers to purchase permanent easements.
 - E. Public assistance should be withheld from the damaged floodplain areas of communities not enrolled in the NFIP.
 - F. Mapping costs incurred by local communities could be "banked" as a cost-share payment on future disaster assistance.
 - G. Land use incentives such as density tradeoff should be promoted.
5. ***Develop more effective methods to communicate risk to citizens and communities so that risk information is accurate, easy to understand, meaningful, and accessible.***

It is widely agreed that citizens and local officials are unaware of the flood hazard risks in their communities. Confusing terminology, inaccurate data, and complicated risk information are cited as some of the reasons. Increased awareness of the flood hazards and risks may increase public support for improved floodplain management and lead to an increase in the number of flood insurance policies.

- A. Use terminology such as "1-percent chance flood" or "high-risk flood" area instead of the confusing terminology "100-year floodplain."
- B. Display flood hazard and risk information on the Internet.

- C. Reinforce the importance of public safety issues to communities and citizens. Floodplain management is not just a land use and development issue; it is also a public health and safety issue.

6. *Better educate communities on the benefits of sustainable development, the natural and beneficial functions of floodplains, and the ramifications of unwise land use decisions.*

- A. Improve the marketing of success stories. Many States and communities across the country are implementing innovative initiatives that are successfully reducing flood risks and protecting floodplains. We must do a better job of promoting our successes and marketing a message of sustainability, livability, and the benefits of floodplain management.
- B. Educate communities to exceed minimum NFIP requirements. Although the NFIP has done an excellent job of providing minimum requirements for development in floodplains, unfortunately these general standards fall short of what is needed for the management of floodplains. FEMA should initiate a program to educate communities on the limitations of minimum NFIP requirements and encourage States and communities to develop policies and standards that would reduce or eliminate flood impacts caused by floodplain development.
- C. Better educate citizens and communities on the link between floodplain management and the economic vitality and environmental quality of a community.
- D. Educate government officials, businesses, legislators, and individual citizens about their responsibility for their land use decisions. These groups must be more accountable for their actions, begin to assume their fair share of the risk, and not rely solely on the Federal Government to bail them out following a disaster.
- E. Public involvement in floodplain management must go beyond the education of public officials and citizenry to include meaningful public involvement during the decisionmaking process so that there is local buy-in for the adopted policies.
- F. Provide outreach and education to citizens and officials in the post-disaster environment on the natural and beneficial functions of floodplains.
- G. Develop partnerships to provide educational programs in schools. An effective way to educate parents is through their children.

7. *Consider modifying the NFIP requirements to prohibit or at least discourage the placement of fill in floodplains.*

The placement of fill in the floodplain destroys valuable riparian areas and reallocates flood storage from the fill site to other locations in the floodplain, thereby transferring the risk of flooding to other parties without compensation. Current NFIP regulations allow the placement of fill outside of the regulatory floodway until a 1-foot increase in the BFE is

reached. NFIP regulations also provide incentives to place fill in the floodplain. Through the issuance of a Letter of Map Revision Based on Fill (LOMR-F), a property can be removed from the floodplain and, thus, not be required to have flood insurance.

- A. Implement a no-rise floodway with no impact on water surface and velocity so that only those areas of insignificant hydraulic conveyance could be filled.
- B. FEMA should stop or severely limit the issuance of LOMR-Fs.

8. Consider incorporating components of the Community Rating System (CRS) into the NFIP regulations.

- A. The CRS has been very successful in providing incentives for communities to exceed minimum NFIP requirements. The CRS identifies the best floodplain management practices and provides a strong basis for improving general NFIP standards. FEMA should consider identifying certain CRS activities and phasing them in as additional standards and requirements for community participation in the NFIP.

9. Consider modifying NFIP requirements so that 1 to 3 feet of freeboard above the base flood elevation is required for all new construction in special flood hazard areas.

- A. Requiring freeboard would acknowledge and mitigate uncertainties in mapping, account for the 1-foot increase in floodway designations, allow for the wakes of rescue boats, account for increased runoff caused by future development, and provide a margin of safety for wind-induced wave action on wide flooded areas.

10. Enhance the capability of State and local floodplain management programs.

Local and State actions are critical to the protection and restoration of our Nation's floodplains and to the development of sustainable communities. The roles, responsibilities, and capabilities of the public, various levels of government, and the private sector should be clarified and strengthened.

- A. Continue funding *Project Impact*, which has increased local capability to create partnerships and implement activities that protect environmental resources and reduce risk.
- B. Create and encourage community partnerships. Increase funding and technical assistance for community-based partnerships to develop comprehensive watershed-based solutions that reduce flood damages and protect and restore the natural and beneficial functions of floodplains.
- C. Provide the necessary technical expertise and tools to assist communities to better incorporate floodplain protection and restoration and sustainability concepts into land use and development decisions.

- D. Develop strategies to bolster State floodplain management programs. There is a wide disparity among State floodplain management programs. Some States establish floodplain regulations through local governments and provide technical assistance and oversight, whereas others lack any type of floodplain management program.
- E. The “managing State” concept initiated by FEMA should be used as an incentive for State involvement in and commitment to mitigation and should be expanded to other programs beyond the Hazard Mitigation Grant Program (HMGP).

11. *Develop methods to improve flood hazard identification and regulatory standards to meet the changing needs of communities.*

- A. Develop coastal A-zone standards. Tremendous losses have occurred in properties located in in coastal area A zones. Since flood conditions in coastal A zones closely resemble flood conditions in V zones, the mapping and regulatory requirements should reflect this similarity.
- B. Accurately depict failure zones of dams, levees, and floodwalls on the flood hazard maps.
- C. Map future-conditions hydrology and other applicable hazards (especially erosion).
- D. Remap areas following disasters.
- E. With the advent of the Map Modernization Program (MMP) and Cooperating Technical Communities (CTCs), communities and States are performing flood hazard identification studies. FEMA must continue to be committed to these programs and understand and meet the needs of local communities.
- F. Strong support for FEMA’s MMP and a vigorous effort to fund the Program should continue.

12. *Develop methods to improve flood insurance and eliminate subsidies.*

- A. Expand the flood insurance mandatory purchase requirement to areas outside of the special flood hazard area and areas behind dams, levees, and floodwalls.
- B. FIA should move toward requiring that a building permit be in place prior to paying claims. Currently, there are situations where permits are not being obtained, making it difficult to enforce substantial damage criteria, thus ensuring another claim.
- C. Implement a coastal erosion surcharge on flood insurance policies in areas where the erosion hazard can be accurately identified and mapped.
- D. Owners of secondary homes should be required to pay actuarial rates.

- E. Begin to phase out pre-FIRM subsidies (especially on nonprimary residences).
- F. Provide greater incentives for insurance agents to promote flood insurance.
- G. “Redline” floodways and velocity zones—no flood insurance to new and rebuilt structures in these areas.
- H. Flood insurance coverage must perform like homeowner coverage.
 - Although the insurance industry has eliminated coinsurance penalties by insuring only to value (i.e., 100 percent of replacement cost), the NFIP’s insurance contract still contains a penalty for insuring for less than 80 percent of replacement cost. Unless the NFIP changes, fewer premium dollars will flow into the Flood Insurance Fund and more taxpayer dollars will flow from disaster assistance.
 - Coverage should include additional living expenses. Flood victims should not continue to look to Federal disaster assistance for temporary housing needs.
- I. Provide incentives, such as rating discounts and credits, for individual property owners who employ flood mitigation techniques.